

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15-28143-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Radgoski  
112 Borton Avenue  
Voorhees, NJ 08043

Susan Radgoski  
aka Susan M Marshbank  
112 Borton Avenue  
Voorhees, NJ 08043

Social Security No.:  
xxx-xx-7268

xxx-xx-1195

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor only was entered on March 28, 2018.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: March 28, 2018  
JAN: bc

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
John Radgoski  
Susan Radgoski  
DebtorsCase No. 15-28143-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 49

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db/jdb +John Radgoski, Susan Radgoski, 112 Borton Avenue, Voorhees, NJ 08043-4779  
nc +Douglas A. Baker, 236 Pine Valley Lane, Sewell, NJ 08080-1108  
cr +Seterus, Inc. as the authorized servicer for Fe, PO Box 1047, Hartford, CT 06143-1047  
cr +TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013  
515759293 Bank of America, P.O. Box 15796, Wilmington, DE 19886-5796  
515908531 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
515759294 +Bishop & Bishop PC, 212 W. Route 38, Suite 300, Moorestown, NJ 08057-3271  
515759296 Capital One - Boscovs, P.O. Box 71106, Charlotte, NC 28272-1106  
515759297 Capital One Retail Services-Lord & Taylo, P.O. Box 71106, Charlotte, NC 28272-1106  
516159673 +Centennial Mill by Del Webb, c/o Law Offices of Nona L. Ostrove, LLC,  
1020 Laurel Oak Road, Suite 100, Voorhees, NJ 08043-3518  
516361312 +Centennial Mill by Del Webb Community Association, 35 Alyce Lane, Voorhees, NJ 08043-4783  
515759299 Chase, P.O. Box 78035, Phoenix, AZ 85062-8035  
515759302 Citi Bank, P.O. Box 9001037, Louisville, KY 40290-1037  
515759303 DSNB/Macy's, P.O. Box 78008, Phoenix, AZ 85062-8008  
515965706 +Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
517261999 +Fulton Bank of New Jersey, Attn Eisenberg Gold & Agrawal, PC, 1040 N. Kings Highway,  
Suite 200, Cherry Hill, NJ 08034-1925  
515759305 +IRS-NJ Assistant Attorney General, Department of Justice Tax Division,  
Civil Trial Section, Eastern Region, P.O. Box 227, Ben Franklin Station,  
Washington, DC 20044-0227  
515981314 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Number Street, Monroe, LA 71203-4774  
515759308 +Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite 333,  
Cherry Hill, NJ 08034-1910  
515759310 +Marlin Business Bank, P.O. Box 637, Mount Laurel, NJ 08054-0637  
515949064 +Oak Harbor Capital XI, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
515759311 +Schumacher Stevens, Nancy, 23 Candlewood Terrace, Medford, NJ 08055-9176  
515991950 +Seterus Inc., Attn Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900,  
Mount Laurel, NJ 08054-4318  
515759312 Seterus, Inc., c/o Mr. Jeff A. Johnson, President, 14523 SW Millikan Way, Suite 200,  
Beaverton, OR 97005-2352  
515981240 +Seterus, Inc. as the authorized servicer for Fe, c/o Seterus, Inc., PO Box 1047,  
Hartford, CT 06143-1047  
515759313 +Stevens, Leonard, 23 Candlewood Terrace, Medford, NJ 08055-9176  
515759314 Stevens, Leonard & Nancy, c/o Archer & Greiner, Eric Lucadamo,  
One Centennial Square, P.O. Box 3000, Haddonfield, NJ 08033-0968  
515759317 Toyota Financial Bankruptcy Notification, P.O. Box 8026, Cedar Rapids, IA 52408-8026  
515854095 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 28 2018 23:12:53 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 28 2018 23:12:51 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/Text: bankruptcy@fult.com Mar 28 2018 23:13:57 Fulton Bank of New Jersey,  
533 Fellowship Road, Mt. Laurel, NJ 08054-3411  
515759292 EDI: BANKAMER.COM Mar 29 2018 02:38:00 Bank of America, P.O. Box 15019,  
Wilmington, DE 19886-5019  
515759295 +EDI: CAPITALONE.COM Mar 29 2018 02:38:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083  
515839243 EDI: CAPITALONE.COM Mar 29 2018 02:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516079613 +E-mail/Text: bncmail@w-legal.com Mar 28 2018 23:13:07 Cerastes, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515759298 +EDI: CHASE.COM Mar 29 2018 02:38:00 Chase, c/o Brad D. Layton,  
JP Morgan Chase Legal Department, 900 US Highway 9 North, Suite 401,  
Woodbridge, NJ 07095-1003  
515759300 EDI: CHASE.COM Mar 29 2018 02:38:00 Chase Card Services, P.O. Box 15123,  
Wilmington, DE 19850-5123  
515759301 EDI: CHASE.COM Mar 29 2018 02:38:00 Chase Cardmember Service, P.O. Box 15153,  
Wilmington, DE 19886-5153  
517022337 +E-mail/Text: bankruptcy@fult.com Mar 28 2018 23:13:57 Fulton Bank,  
Attn: Craig A. Roda, Chairman & CEO, One Penn Square, PO Box 4887,  
Lancaster, PA 17604-4887  
515759304 EDI: IRS.COM Mar 29 2018 02:38:00 IRS, Centralized Insolvency Operation, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
515759307 +E-mail/Text: usanj.njbankr@usdoj.gov Mar 28 2018 23:12:53 IRS-NJ United States Attorney,  
970 Broad Street, 5th Floor, Newark, NJ 07102-2534

District/off: 0312-1

User: admin  
Form ID: 148

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Total Noticed: 49

Date Rcvd: Mar 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515759309 EDI: FORD.COM Mar 29 2018 02:38:00 Lincoln Automotive Financial Services, P.O. Box 542000,  
Omaha, NE 68154-8000  
515836985 EDI: RMSC.COM Mar 29 2018 02:38:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
515817461 +E-mail/Text: bncmail@w-legal.com Mar 28 2018 23:13:07 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515759315 EDI: TDBANKNORTH.COM Mar 29 2018 02:38:00 TD Bank, 1701 Route 70 East,  
Cherry Hill, NJ 08034  
515893548 EDI: TDBANKNORTH.COM Mar 29 2018 02:38:00 TD Bank, N.A., Attn: Bankruptcy Dept.,  
PO Box 9547, Portland, ME 04112  
515759316 +EDI: WTRRNBNBANK.COM Mar 29 2018 02:38:00 TD Bank/Target, P.O. Box 673,  
Minneapolis, MN 55440-0673  
515939069 EDI: ECAST.COM Mar 29 2018 02:38:00 eCAST Settlement Corporation, POB 29262,  
New York, NY 10087-9262

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Douglas A. Baker, 236 Pine Valley Lane, Sewell, NJ 08080-1108  
515759306\* +IRS-NJ Office of Chief Counsel, SB/SE Division Counsel, Suite 1500, One Newark Center,  
Newark, NJ 07102-5211  
516128874\* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Douglas G. Leney on behalf of Creditor Leonard Stevens dleney@archerlaw.com,  
mfriedman@archerlaw.com;jdering@archerlaw.com  
Douglas G. Leney on behalf of Creditor Nancy Stevens dleney@archerlaw.com,  
mfriedman@archerlaw.com;jdering@archerlaw.com  
Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Janet Gold on behalf of Creditor Fulton Bank of New Jersey jgold@egclawfirm.com,  
ksantiago@egclawfirm.com,econolly@egclawfirm.com  
Melissa N. Licker on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION  
NJ\_ECF\_Notices@buckleymadole.com  
Nona Ostrove on behalf of Creditor Centennial Mill by Del Webb Community Association, Inc.  
nostrove@ostrovelaw.com  
Robert Braverman on behalf of Debtor John Radgoski robert@bravermanlaw.com  
Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org  
Tammy L. Terrell on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com

TOTAL: 13